

**CONNECTICUT TRANSFER OF ASSETS 1115****FACT SHEET**

<b>Name of Section 1115 Demonstration:</b>	Connecticut Transfer of Assets
<b>Date Proposal Submitted:</b>	April 26, 2002
<b>Date Proposal Approved:</b>	---
<b>To Be Implemented:</b>	---

**SUMMARY**

The State of Connecticut is requesting authority to delay the start of the penalty period for transferring assets at less than fair market value to qualify for assistance from the month in which the transfer is made, to the month in which the beneficiary qualifies for Medicaid. The look-back period for asset transfers would also be extended from 36 months to 60 months. The State is seeking to increase personal responsibility and the use of long-term care insurance.

The following threshold levels are contained in the demonstration:

- \$0 for transfers made less than 1 year preceding Medicaid application for LTC;
- \$2500 for transfers made between 1 year and 2 years preceding Medicaid application for LTC.
- \$5000 for transfers made between year 2 and year 5 preceding Medicaid application for LTC.

There is an “undue hardship” clause contained in the demonstration, saying that the penalty is not applied if the transferor would be faced with the loss of long-term care services, and the transferee does not have the assets that could be used to pay for the needed long-term care services.

**ELIGIBILITY**

Any individual applying for Medicaid would be impacted by this demonstration.

**BENEFIT PACKAGE**

All Medicaid long-term care services would not be provided for the duration of the penalty period.

**ENROLLMENT PROCESS**

The current Medicaid application process will be maintained. The demonstration is being administered by the Connecticut Department of Social Services.

### **DELIVERY SYSTEM**

The current Medicaid delivery system will remain in place.

### **QUALITY ASSURANCE**

- The current Medicaid quality assurance mechanisms will remain in place.

### **COST-SHARING**

Individuals would be responsible for all long-term care expenses for the duration of the penalty period.

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